

Ecclesiastes 5.10-6.6

Mention Nokesville Day—please sign up!!!

Picnic Schedule—330 football, after dinner Frisbee; park on street, ride on toys

Pray

Financial Forecast

One of the most **amazing things** about the **financial collapse of 2008** was that for many of us it came **completely out of nowhere**.

I have this little bit of an **IRA** that Kristy and I dump a some money into every month, and I just remember that thing **plummeting**.....down, down, down. It was amazing.....sad but amazing.

But the thing that really sticks out to me about the whole period in our country, was that it **hit us as from out of the blue**.

Well, what **Solomon aims to do in this text**, is gives us some **financial warnings**. Before we get to **75, 80 years old** and realize we've wasted what God entrusted to us, Solomon is going to sound some **alarm bells** about what money can do to you.

Let's first **establish** where this **text is headed**, and **how it aims** to get there.

Read verse 10:

Two things just quickly....this is a **text about money and its corrupting power to suck you into** living for its (making it your god) and then pulling the rug out from you, and laughing at your crash. That's what the warnings in the text are about.

Next, notice how Eccl appeals to your own **self-interest as a motive** to not worship money.

Verse 10—money will not satisfy you....that is negatively stated.

But then **look at 12**....

Read 18-19

So, Solomon here is **concerned for you joy**. That is how he is going to motivate us.

Jesus motivates us in the **same way** about money:

Matthew 6.19-20, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasure in heaven, [WHY?] where neither moth nor rust destroys and where thieves do not break in a steal."

Matthew 13.44, "the kingdom of heaven is like treasure hidden in a field, which a man found and covered up, THEN IN HIS JOY, he goes and sells all that he has and buys that field."

Ian Provan, "it is the breathtaking stupidity of sin, rather than simply its wrongness, that often strikes our biblical authors."

With that in mind **here are the financial warnings**. Think of these as **SAFEGUARDS AGAINST A WASTED AND MISERABLE LIFE**.

1. Riches Complicate Life

Read 5.10-12

vs 11 is basically saying that the **more money** you have the **more** that will create **hangers-on**.

That of course starts with the **IRS**.

Then **children**.

Then **new "friends"**.

Sometimes its **not a matter of the hangers-on that come calling**. A lot of times we **complicate it for ourselves**, and actually **add hangers-on**.

I mean when we have money, we **save more**....we **insure more**....we get **more house...more car**.....we save more for **kid's college....good college.....retirement....early retirement.....vacation....really good vacation**....its for the family....that can't be wrong....I mean to me that is one of the most frustrating things about **technology**....it does not seem to simplifying my life.....this **USB does not fit** with this plug-in that is not **compatible with this software**. If you still have a PC, you have to buy **Norton Anti-Virus** every six months.

An **increase in wealth almost invariably leads to an increasing complexity** to life.

On the other hand, the **laborer** has little **spending power**, but he **sleeps well** at night because he does not have all of these **balls up in the air**. I mean he can't connect to the **internet from his car, his plane, his bicycle, Panera even if their WIFI is down**. But at 10:30, after a hard day of providing for his family, he **hits the pillow**, and doesn't think about those things. He has **provided for his family**, he has **given his little bit to the work of God**. And he **goes to bed**. And its **not complicated**.

There is a **beautiful simplicity** to saying, 'you know what....**we can't afford that**....we can't do it." I know it would be nice.....i know its important.....but, the money ain't there. On these **same sofas we will continue to sit**.

Now, let me just add a little piece here: **young people---beware the credit card monster**. Credit cards prey on your lack of self-control at this line that says—I want that, but can't afford it. Credit card monster just delights to spring into action and say, **'hey, no problem....i'm here for you.'**

There are a **number of people** in this church that would want me to say to you at this point—**don't do it**. Please, please don't do it. The thrill now is simply **not worth the bondage** that will follow later.

Now, does this mean that **poverty is superior to wealth**? No. Its just a warning **that if you have a lot, it's going to get complicated**.

Sometimes we have a tendency to think that the **Bible is pro poor people and anti-rich people**. Not true. IN the Bible there are **four really clear categories**:

There are righteous poor people.....unrighteous poor people.....righteous rich people, and unrighteous rich people. So, please don't hear me saying that having wealth is inherently evil.

The **grave danger for all of us**....and let's be honest.....**in comparison to the rest of the world**, we are almost all very wealthy people.....our **complicated life chokes out our relationship with God**.

That's the **warning of our text**: Try to make **riches your soul's nourishment** and you are not only going to come up **empty**, life is going to get more and more **complicated**.

2. A Crash is Coming

Read 5.13-17

So, what's going on there? Solomon is describing a **rich man, who hoarded his wealth**....did not share it.....and as is often the case, **he's looking for a way to spend all this money** that is coming in. And so he spends it on a **bad investment**, and ends up with **nothing**.....

And its pretty bleak:

Verse 15 says that he **goes into eternity naked** with nothing in his hand

Verse 17 says that he spends the final part of his life in a **dark room eating and angry**.

Its just **bleak**.

But here's the **plain warning**: your money is **going to run out**. Don't let money be your trust.

And some of you are probably thinking, ok I hear you, but that's like absolute **worst case scenario**. The chances of **that happening to me are so slim**.

And I would say....**maybe. Maybe not.**

ill. Just as a small sample, here's the **lead into an article at Fox News.com** from this week:

"If you're 58 or older and plan to live to the average American life expectancy of 83 years, then you're in good shape. But if you're planning to live past the year 2036, don't count on Social Security. And if you're relying on Medicare, don't even think about the math. That's the picture laid out in a new report released Friday by Social Security and Medicare trustees, who say the bad economy has shortened the life span of the trust funds for the nation's two biggest benefit programs, even as Americans' life spans are getting longer."

Our **lives are just very, very fragile**. There are so many things that are **completely out of our control** that can go wrong. Things that would **fundamentally devastate life** as we have come to expect it.

ill. The **financial crisis of 2008** should teach us that. I remember **as banks were defaulting** and **people's life savings** were being completely lost and the **solvency of the FDIC** was being brought into question, I read a news article saying that the way to **survive a total economic collapse** was to **own land** and have the **ability to produce your own food** on that land.

Now **just the fact that we got to the place in our country** where normal people are talking about the need to buy some acreage and learn how to farm shows that even we....the **most privileged people maybe in the history** of the earth....**live on the verge of crash** at all times.

ill. Did you know that the **International Monetary Fund (IMF)** recently predicted that the US economy, after a long reign as the largest economy in the world, will **drop to second behind China in 2016**. One columnist at CNN.com says that if this happens, it will simultaneously **signal the end of "the Age of America"**.

If that feels like a threat to you, your trust is probably in the **WRONG KINGDOM**.

And **note well what verse 15 says**---whether your money runs out or not before you die....**when you die, you take nothing with you**. So at some point, you are going to lose everything. **At some point, there will be a crash**.

Now, listen to **Jesus on the certainty of the crash**:

Matthew 6.19-21 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasure in heaven, where neither moth nor rust destroys and where thieves do not break in a steal."

Do you **see what he is saying?** *A crash is coming. It may be all the way until death when you get there, but a crash is coming. And the way to prepare for this crash is to store up treasure in heaven. Which is the same thing as saying—give away your wealth out of love for neighbor and the good of the kingdom.*

This is **basically the same as what Solomon says**:

Notice 5.13 again, "**riches were KEPT by their owner to his hurt.**" The root problem for the rich man is not the bad investment. The root problem is the greed that drives him to **hoard what he has**. It's a **failure to share**.

So, just consider the **Bible's method of preparing for the crash**: share.....give **it away**.

Despite the attempt to hoard for oneself, its **very possible that you will run out**.

And if you don't run out before you die, you'll **definitely run out when you die**.

Let me bring in **two little NT gems** on money and let them help us:

1 Timothy 5.8, "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."

So, the Bible teaches us that we should **provide for our families**. Second....

Ephesians 4.28, "Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need."

A **central purpose of wealth: sharing** it with others.

So, wealth **comes from God**. **Use what you have** (small or great) to **provide** for your family, **share** with others, and **worship God** in all of it.

Remember **Eccl is all about taking stock** of our lives....**what is the trajectory** that I'm on here. You don't want to be the **guy in the room with a bowl of soup, angry in the dark**.

What do you want? In just a few minutes **8 people are going to stand behind that tank** and say, "Jesus has saved me, and I want to follow him."

As you are watching, I want to **encourage you to take stock:** what do I want to invest my resources in?

I'm **not just talking about giving to this church**. I'm talking about **being a part of what God is doing in the world**.

He's bringing light to dark places; he is gathering a troop of captives who shout his praises; he is conquering evil, and he is coming back.

That is life. That is what we are here to be a part of. **Eternity in your heart** is made to **join Jesus** in his **worldwide mission to gather** all his people to himself, and gain fame for his Son.

What do you want to be invested in?

3. It can't make you ultimately happy

Read 18-19 [Notice that the **wealthy man of 5.18-19 is able to find peace and rest the same as the laborer** of 5.12 (the key is to accept what God has given and enjoy that)]

Now look at 6.1-2. On the other hand, here is something that God does. And frankly, this is more typical.

Solomon will **go on in 3-7** to say that if a man has a 100 children (which would be a ancient near Eastern Way of saying, even if he becomes a multi-millionaire), but lacks the power to enjoy it, it **would be better that he were never born**.

That is a pretty strong statement.

God **gives the ability** for people to enjoy the wealth. But he also **prevents that enjoyment**. We are ok with the first one, but the second one rubs us.

What do you make of God preventing you from enjoying what he has given you?

Here's what I'd say—**God's sovereign control** over everything in life is **absolutely certain:**

Isaiah 46:9-11, “I am God, and there is none like me, ¹⁰ declaring the end from the beginning and from ancient times things not yet done, saying, 'My counsel shall stand, and I will accomplish all my purpose, ¹¹ calling a bird of prey from the east, the man of my counsel from a far country. I have spoken, and I will bring it to pass; I have purposed, and I will do it.

I could throw another 150 texts like that at you.

But that **sovereign control of all things does not negate human responsibility**. Now, there is **mystery in this**, but let me give you an example.

When **God's people sinned in the OT**, and God decided to bring **judgment** on them, he sometimes brought that judgment via the **attack of foreign armies**. That does not mean that the murderous violence of selfish greed that motivated their attacks did not arise from within their own sinful hearts. **It was their own war-mongering, sinful rebellion**. God just used it to accomplish his purposes. Even as they were carrying out the plans of God, they were **incurring the judgment of God**.

If you don't like that, tell me if you **prefer a God who sits on the sidelines and helplessly** watches the world destroy itself.

Here's a truth that **every follower of Christ has to come to grips** with at some point. What God is about more than anything else is the **glory of God**. That is of supreme importance to him.

And **to give a man wealth**, and then **make him unhappy when he worships that wealth, glorifies God**. It shows us that only God is God. Only he can satisfy.

But amazingly, this **supreme value of God**—ie, his glory, **works for our good**. Let me show you how in the case of this text:

Imagine the man who has wealth, but who is unhappy. God has **cooperated with the sinfulness of that man's heart** in order to **prop him up as an example** to you of how not to live. So **you can look on his miserable, empty life**, and say....what God has told me in his **word is true**. Riches are a gift from God, but they **cannot ultimately satisfy me**. I cannot make them my God. Only God can be my God.

That glorifies God. And it's good for you.

Why do you think Hollywood stars exist? To show you that if you worship money, you will be empty and weird, and addicted, and divorced 3x over, and have plastic surgery until you look goofy.

I'm **overstating** it here. But only slightly.

Now, this does not lead us to some kind of **fatalistic approach to life**.

Here you are. **You have your riches**. They may be of the multi-million dollar variety. They may be the eaking out rent for the basement apartment variety. No matter. **Will your trust be in them?** If you remember the illustration from a month ago—will you try to **squeeze a gallon of OJ** out of them, when they are only able to give you a cup?

That **decision is yours**, friend. You come today **and repent of trying to find ultimate meaning in wealth**. God **will hear** you. He will **come to you**. He will **change you**. You just **humble yourself** before him.

Conclusion